

REMARKS

Status of the Claims

The Final Office Action mailed January 6, 2009 noted that claims 1, 2, 4, 5 and 7-16 were pending and rejected claims 1, 2, 4, 5, and 7-16. Claims 1, 2, 4, and 7 are amended. Claim 11 is cancelled. No new claims are added. No new matter is believed to be presented.

Claims 1, 2, 4, 5, 7-10, and 12-16 are pending and under consideration.
Reconsideration of the claims is respectfully requested. The rejections are traversed below.

The Applicants thank the Examiner for communicating via e-mail to advance prosecution and this response is made in light of the communication.

Rejection under 35 U.S.C. § 101

The Office Action, on page 2, rejected claims 1, 2, 4, 5 and 7-16 under 35 U.S.C. § 101 as being directed to non-statutory subject matter. Claims 1, 2, 4, and 7 are amended to recite a processor and withdrawal of the rejection is requested.

Rejection under 35 U.S.C. § 102

The Office Action, on page 3, rejected claims 1, 2, 4, 5, and 7-16 under 35 U.S.C. § 102(e) as being anticipated by Clark (U.S. Patent Number 5,890,140). This rejection is respectfully traversed below.

Clark discusses a system for communicating with a global electronic delivery system that integrates financial services provided at different locations whereby the delivery system routes messages between customers and service providers when the service providers' facilities are operative. The processing systems of Clark only operate during working hours in each local region. (See Clark, Abstract, column 2, lines 10-15).

It is respectfully submitted that nothing cited or found in Clark discloses at least the following claim features recited, for example, in claim 1: "processing the work items at the remote locations which are geographically dispersed locations across multiple time zones using a rollover rules table responsive to a guaranteed completion time based on Greenwich Mean Time to automatically rollover and reassign work from one location to another location allowing constant processing."

As a non-limiting example, work items can be processed by one location and rolled over and reassigned using the rollover rules table to another geographically dispersed location

"allowing constant processing" so that work can continue twenty-four hours a day. Clark is silent regarding at least this distinctive feature because Clark is merely related to routing messages from one service provider facility to a client when the service provider facility is operative. Clark is merely related to providing messages to a customer by routing a message from one service facility to a customer at another service facility, however, this is only done during normal operating hours of each facility. Clark does not disclose "a rollover rules table" and "automatically rollover and reassign work from one location to another location **allowing constant processing.**"

Claim 2 is not anticipated by Clark, because nothing cited or found in Clark discloses "processing the work items at the remote locations which are geographically dispersed locations across the different time zones using a rollover rules table responsive to a guaranteed completion time based on Greenwich Mean Time to automatically rollover and reassign work from one location to another location **allowing constant processing.**"

Claim 4 is not anticipated by Clark, because nothing cited or found in Clark discloses "Processing the work items at remote locations which are geographically dispersed locations across multiple time zones using a rollover rules table responsive to a guaranteed completion time based on Greenwich Mean Time to automatically rollover and reassign work from one location to another location **allowing constant processing**" and "Processing using at least one computer having a processor, **with Around-the-clock capability**, the work items at the locations including multiple bank organizations in real-time using a consolidated database in processing the work items, the database having multiple base currencies by a single consolidated processing system."

Claim 7 is not anticipated by Clark, because nothing cited or found in Clark discloses "initiating execution of a business object at geographically distributed processing locations which are geographically dispersed locations across multiple time zones using a rollover rules table responsive to a guaranteed completion time based on Greenwich Mean Time to automatically rollover and reassign work from one location to another location **allowing constant processing**, each location including user work stations having a processor and a trade finance interface."

Additionally, the Office Action, on pages 3, and 8-9 asserts that Clark discloses "a consolidated computer database," as recited, for example, in claim 1, in column 5, lines 17-35 and column 18, line 65 to column 20, line 62, because column 19, lines 44-64 refer to a library-look up list feature. However, this assertion is traversed because Clark does not disclose a database having multiple base currencies which correspond to a country source of the

transactions.

In light of the above discussion, it is respectfully submitted that nothing cited or found in Clark discloses, **"a consolidated computer database in processing the work items, the database having multiple base currencies each base currency corresponding to a country source of the transactions"** as recited, for example, in claim 1. Clark does not discuss "a consolidated computer database." Rather, Clark merely discusses that a user can create, verify, authorize, modify, delete, and repair cash transactions and interact with a variety of bank branches and use a variety of currencies. Clark is silent regarding **"a consolidated computer database...the database having multiple base currencies each base currency corresponding to a country source of the transactions."** Clark does not disclose such a feature. (See Clark, Figure 16 and column 18, line 65- column 19, line 6).

Independent claims 2, 4, and 7 recite similarly to claim 1 and are also not disclosed by Clark for the reasons above.

The dependent claims depend from the above-discussed independent claims and are patentable over the Clark for the reasons discussed above. The dependent claims also recite additional features not disclosed by the cited reference Clark. For example, claim 12 recites "an image server storing an image of the document and a link to the instrument, **allowing the interface to retrieve the image from the instrument.**" In particular, although the Office Action cites column 18, lines 21-64 of Clark, but nothing cited or found discloses "an image server storing an image of the document and a link to the instrument" and "allowing the interface to retrieve the image from the instrument." It is submitted that the dependent claims are independently patentable over the cited reference Clark.

Summary

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

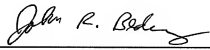
Serial No. 10/801,832

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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